

Form 132 – 13sum

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 22-17758-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Maruja F Carrascoso  
9-10 5th Street  
Fair Lawn, NJ 07410

Social Security No.:  
xxx-xx-2238

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 12/14/22  
Time: 08:30 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: October 3, 2022  
JAN: wdh

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

In re:  
Maruja F Carrascoso  
Debtor

Case No. 22-17758-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 03, 2022

User: admin  
Form ID: 132

Page 1 of 3  
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 05, 2022:

Recip ID	Recipient Name and Address
db	+ Maruja F Carrascoso, 9-10 5th Street, Fair Lawn, NJ 07410-6100
519717896	+ American Finance Corp., National Bankruptcy Center, PO Box 168088, Irving, TX 75016-8088
519717915	+ SPS/Deutsche Bank National Trust Co., PO Box 65450, Salt Lake City, UT 84165-0450

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 03 2022 20:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 03 2022 20:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 03 2022 21:01:21	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519717897	+ Email/Text: creditcardbkcorrespondence@bofa.com	Oct 03 2022 20:56:00	BANK OF AMERICA, ATTN: BANKRUPTCY, 4909 SAVARESE CIRCLE, TAMPA, FL 33634-2413
519717898	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 03 2022 21:11:57	CITIBANK/BEST BUY, CITICORP CREDIT SRVS/CENTRALIZED BK DEPT, PO BOX 790034, ST LOUIS, MO 63179-0034
519717899	+ Email/Text: ering@cbhv.com	Oct 03 2022 20:57:00	COLLECTION BUREAU HUDSON VALLEY, INC., 155 NORTH PLANK ROAD, PO BOX 831, NEWBURGH, NY 12551-0831
519717900	+ Email/Text: ebnnotifications@creditacceptance.com	Oct 03 2022 20:56:00	CREDIT ACCEPTANCE, ATTN: BANKRUPTCY, 25505 WEST 12 MILE ROAD STE 3000, SOUTHFIELD, MI 48034-8331
519717901	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 03 2022 20:57:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519717903	Email/Text: banko@preferredcredit.com	Oct 03 2022 20:56:00	PREFERRED CREDIT INC, PO BOX 1970, ST CLOUD, MN 56301
519717905	+ Email/Text: clientservices@simonsagency.com	Oct 03 2022 20:57:00	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717918	Email/Text: bankruptcy@sunbit.com	Oct 03 2022 20:56:00	TAB/SUNBIT, ATTN: BANKRUPTCY, 10880 WILSHIRE BLV SUITE 870, LOS ANGELES, CA 90024
519717916	+ Email/PDF: gecscedi@recoverycorp.com		

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User: admin

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		Oct 03 2022 21:01:51	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965064, ORLANDO, FL 32896-5064
519717917	+ Email/PDF: gecsedl@recoverycorp.com	Oct 03 2022 21:01:17	SYNCHRONY BANK/TJX, ATTN: BANKRUPTCY, PO BOX 965064, ORLANDO, FL 32896-5064
519726582	+ Email/PDF: gecsedl@recoverycorp.com	Oct 03 2022 21:01:18	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519717919	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Oct 03 2022 20:56:00	VERIZON, VERIZON WIRELESS BK ADMIN, 500 TECHNOLOGY DR STE 550, WELDON SPRINGS, MO 63304-2225

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519717904	*P++	PREFERRED CREDIT INC, 628 ROOSEVELT ROAD SUITE #100, SAINT CLOUD MN 56301-4867, address filed with court:, PREFERRED CREDIT INC, PO BOX 1970, ST CLOUD, MN 56301
519717906	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717907	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717908	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717909	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717910	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717911	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717912	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717913	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717914	*+	SIMON'S AGENCY, INC., ATTN: BANKRUPTCY, PO BOX 5026, SYRACUSE, NY 13220-5026
519717902	##+	KML Law Group P.C., 216 Hadden Ave, Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 3, 2022 at the address(es) listed below:

Name	Email Address
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Maruja F Carrascoso ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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